

B 10 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio
Cincinnati Division

In re **Alvina Yvonne Rodgers**

Debtor(s)

Case No. **12-10645**

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: HSBC MORTGAGE SERVICES, INC.

Court claim no. (if known): 12-1

Last four digits of any number
you use to identify the debtor's
account: 1278

Date of payment change: April 11, 2013

New total payment: \$1,506.63
Principal, interest, and escrow, if
any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement, prepared according to applicable non bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: See Attached

Current escrow payment: \$ 146.59 New escrow payment: \$ 365.65

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice, prepared according to applicable non bankruptcy law. Describe the basis for the change. If a notice is not attached, explain why: _____

Current interest rate : % New interest rate: %

Current principal and interest payment: \$ New Principal and interest payment: \$

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

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Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x/s/ Karrollanne Cayce
Signature

Date March 2, 2013

Print: Karrollanne Cayce
First Name Middle Name Last Name

Title: Agent for Creditor

Company Aldridge Connors LLP

Address Fifteen Piedmont Center
3575 Piedmont Road, N.E., Suite 500
Number Street

Atlanta GA 30305
City State Zip Code

Contact phone 1-888-475-3259

Email pmtchangeinquiry@aclawllp.com

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO

IN RE: : CASE NO.: 12-10645
ALVINA YVONNE RODGERS :
Debtor(s) : CHAPTER: 13
_____: :
: JUDGE: JEFFREY P. HOPKINS

Certificate of Service

I hereby certify that a true and correct copy of the foregoing ***Notice of Mortgage Payment Change*** was sent (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, or (3) by first class U.S. Mail, with adequate postage prepaid to all other interested parties at their addresses shown below:

Alvina Yvonne Rodgers
3266 Drew Drive
Hamilton, OH 45011

L. Joshua Davidson
josh@omdlaw.com

Margaret A. Burks

Office of the US Trustee
36 East Seventh Street
Suite 2050
Cincinnati, OH 45202

Dated: March 2, 2013

/s/ Karrollanne Cayce
Karrollanne Cayce, Bar No.: GA 428978
Aldridge Connors, LLP
Fifteen Piedmont Center
3575 Piedmont Road, N.E., Suite 500
Atlanta, GA 30305
Phone: (888) 475-3259
Fax: (888) 873-6147

DATE: 02/06/13

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***
PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 04/13 THROUGH 03/14.

HOMEOwner'S INS	607.00
COUNTY TAX	2558.83

----- ANTICIPATED PAYMENTS FROM ESCROW -	04/13 THROUGH	03/14 -----
TOTAL PAYMENTS FROM ESCROW	3165.83	

MONTHLY PAYMENT TO ESCROW		263.81 (1/12TH OF ABOVE TOTAL)	
----- ANTICIPATED ESCROW ACTIVITY -		04/13 THROUGH 03/14-----	
-ANTICIPATED PAYMENTS-		-- ESCROW BALANCE COMPARISON --	
MONTH	TO ESCROW FROM ESCROW DESCRIPTION	ANTICIPATED	REQUIRED
APR 13	263.81	177.61	791.54
MAY 13	263.81	441.42	1055.35
JUN 13	263.81	705.23	1319.16
JUL 13	263.81	969.04	1582.97
AUG 13	263.81 1281.19 COUNTY TAX	-48.34	565.59
SEP 13	263.81	215.47	829.40
OCT 13	263.81	479.28	1093.21
NOV 13	263.81	743.09	1357.02
DEC 13	263.81	1006.90	1620.83
JAN 14	263.81	1270.71	1884.64
FEB 14	263.81 1277.64 COUNTY TAX	256.88	870.81
MAR 14	263.81 607.00 HOMEOWNER'S ALP	-86.31 RLP	527.62
ACTUAL STARTING BALANCE		-694.40	527.73

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----
IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE
(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -1222.13.
IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED

HSBC MORTGAGE SERVICES INC -088
 PO BOX 1231
 BRANDON FL 33509-1231

800-333-7023

ALVINA Y RODGERS
 3266 DREW DRIVE
 HAMILTON

YOUR LOAN NUMBER: 1278

OH 45011-0562

DATE: 02/06/13

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING FEB, 2012 AND ENDING JAN, 2013. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF FEB, 2012 IS ---

PRINCIPAL & INTEREST	1153.33
ESCROW DEPOSIT	146.59
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	0.00
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	1299.92

MONTH	PAYMENTS TO PRIOR PRJ	ESCROW ACTUAL	---	PAYMENTS FROM ESCROW ---	---	ESCROW PRIOR PRJ	BALANCE ACTUAL
					DESCRIPTION		
FEB 12	146.59	*		607.00*	HOMEOW	1172.76	-437.95
MAR 12	146.59	*	603.00	*		716.35	-437.95
APR 12	146.59	*				862.94	-437.95
MAY 12	146.59	248.92*				1009.53	-189.03
JUN 12	146.59	146.59				1156.12	-42.44
JUL 12	146.59	146.59		1281.19*	COUNTY	1302.71	-1177.04
AUG 12	146.59	146.59	1156.12	*		293.18 T	-1030.45
SEP 12	146.59	146.59				439.77	-883.86
OCT 12	146.59	*				586.36	-883.86
NOV 12	146.59	*				732.95	-883.86
DEC 12	146.59	146.59				879.54	-737.27
JAN 13	146.59	-146.59*		1277.64*	COUNTY	1026.13	-2161.50 A

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 293.18. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -2161.50.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:					
01/12	248.92	00/00	0.00	00/00	248.92
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:					
00/00	0.00	00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00	00/00	0.00